

From: "Paul Airhart" <pairhart@ssbwingate.com> on 02/14/2005 05:35:51 PM

Subject: EGRPRA (Currency Transaction Reports)

Dear Regulators,

I have been in the banking business since 1981. Following are my comments concerning the Bank Secrecy Act:

This regulation has been blown way out of proportion for banks. We need an FBI agent on staff to interpret the SAR rules. This needs to be simplified as banks are currently being required to carry more than our share of the load. Back in 1996 when I heard the term "Regulatory Paperwork Reduction Act" I thought what a great idea.

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